COMMANDERS DIGEST

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Secretary Laird Explains Budget, R&D, CBW

More than 50 college students chosen to participate in the President's Executive Intern Program met with Secretary of Defense Melvin R. Laird July 28 to learn about the defense establishment.

The Summer Interns, who received top ratings in the Civil Service examination and are temporary employees with the Government, quizzed Secretary Laird on the budget, draft, research and development, and world affairs.

In his remarks the secretary of defense noted that there are 3.5 million men in the Armed Services, and 1.5 million civilian employees throughout the Defense Department.

Following are some questions and answers from the meeting between the Summer Interns and Secretary Laird:

Q—Mr. Secretary, the Defense Department said that because of the Vietnamese war a lot of money that would have gone into research and development is now going into war and that we are behind in research and development. When the war is over with and the amount of money spent on the war is decreased substantially, do you think that the condition of this country internally will permit a great amount of money to be spent on research and development for defense?

A—I'd like to say yes, but I don't believe that that would be the proper answer factually as far as research and development is concerned. I look for a period of the next 24 months for research and development programs to be in real jeopardy. Not only as far as defense is concerned but as far as the National Science Foundation, the Department of Health, Education, and Welfare—all of the research programs are in for some trouble at this time. I am sure you are familiar with the fact that the Congress has already cut the research and development budget for the National Science Foundation by a very substantial amount. The budget for the National Science Foundation was $500 million, and it was reduced to $420 million. The budget of the National Institute of Health, which gives the basic research and development money for our college campuses, particularly our medical schools, has been substantially reduced. The budget of the Department of Defense has been reduced in the research and development area, particularly as it applies to basic research that is carried on by our universities and our colleges. It's in the basic research areas where we are having the greatest reductions made at the present time.

I think that this is a very grave error—a bad mistake.

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Thousands of Youngsters Benefit

DoD Domestic Action Program Provides Knowledge, Recreation

Thousands of young people throughout the United States will be better off in many ways this summer from the support and generosity provided by the Department of Defense's Summer Youth Program conducted by the Military Departments.

For example, "Camp Happyface" is a six-week summer day camp for physically handicapped, retarded and "normal" youngsters at Conder Park, Killeen, Texas.

That fact alone isn't really earth-shaking news for anyone except perhaps the children who benefit from it.

But when you multiply "Camp Happyface" by the hundreds, locate it at virtually every military post, camp and station in the United States, and title it support to the "President's Youth Opportunity Program"—then it takes on a special significance and becomes a gigantic force benefitting the youth of our nation.

The program as it operates in the Department of Defense, is part of the Domestic Action Program. Basically, it joins with other government agencies and private institutions in an effort to overcome some of the serious domestic problems which face the nation today.

"Camp Happyface" comes under the Domestic Action Program as part of the Defense Department's Summer Youth Program, and is supported by the Fort Hood, Texas, Youth and Community Activities Association, and the Army Community Services in cooperation with local civic groups.

Much similar to the hundreds of other military supported programs, "Camp Happyface" teaches and trains in arts and crafts, sewing, physical education, nature studies, music and swimming.

From this list of activities it could be assumed that all facets of recreation, education and training are being

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DoD Domestic Action Program Provides Knowledge, Recreation

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covered. It may be true for "Camp Happyface" but certainly not for the many other military installations in the program.

Department of Defense records show numerous other channels the separate Services use to help children. For example, at Williams AFB, Ariz., the Nadaburg School District purchased a building from the Air Force and needed workers to turn it into a lunch room at a local elementary school. Immediately, men from the 4510th Civil Engineers Squadron volunteered to do the job on an off-duty basis. Carpenters, plumbers and electricians from the squadron soon had the building in tip-top shape and capable of feeding 80 children hot lunches every day. Under circumstances such as this the costs for lunches and other services which may be provided are paid for by the local sponsoring agency.

Other programs are even more ambitious in the Summer Youth Program. At the Naval Training Center, Bainbridge, Md., "Camp Concern" was launched under the auspices of the mayor's office of Baltimore and in partnership with the Office of Economic Opportunity, the Department of Health, Education and Welfare and the Navy.

Mayor Thomas D'Alesandro had received a commitment from Secretary of the Navy John H. Chafee that Bainbridge had both the facilities and space for such a program.

Once it got underway, Camp Concern was geared to handle 625 youngsters a day for the summer and concerned itself with health, education and training plus a whole range of other summer activities. The camp has the goal of instilling traditional American citizenship in youth as well as discipline, generated through the elements of esprit de corps.

Education has a special place in the Summer Youth Program. At McClellan AFB, Calif., the base not only was host to 1,700 underprivileged children, but supported

At the Naval Training Center, Bainbridge, Md., youngsters wait in "chow line" for nourishment while attending Camp Concern.

Youngsters receive instruction on automotive repair at Ft. McClellan, Ala. They are participating in the base's Operation REAP. This scene is similar to many throughout the country at military installations.

a program called "Bridging the Gap" sponsored by the Pacific Telephone and Telegraph Co. Its purpose was to show potential high school dropouts the relevance of education to the demands of jobs in the community.

Training was provided in a variety of skills having application to aerospace industry such as welding and sheet metal work.

The activities also had their lighter side at McClellan AFB. There was the assistance to community athletic teams, base tours for youth groups and counseling concerning employment opportunities. The base was host to the underprivileged children at a two-ring circus with rides and refreshments paid for by funds donated by the Air Force community.

Fort Meade, Md., placed emphasis on a pilot project intended to raise the educational level of the disadvantaged Washington, D.C. youngsters participating in the Summer Youth Program, and Offutt AFB, Neb., had a multipurpose project including secretarial training, educational activities and cultural events. The program was conducted jointly by the City of Omaha and Offutt AFB.

At the Army's Laboratories, Natick, Mass., young people received training in mathematics, English, reading and homework organization in one-hour classes once a week.

Employing youngsters for the summer months also had

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Slight Increase In June Strength of Armed Forces

The Department of Defense reported July 30 that the total numerical strength of the Armed Forces on June 30, 1969, based on preliminary reports, was 3,461,190. This represents an increase of 913 from the May 31, 1969, combined strength of 3,460,277.

June strength figures for each service, with month-ago and year-ago figures for comparison, follow:

ACTIVE DUTY MILITARY PERSONNEL

	June 30, 1969 Preliminary	May 31, 1969	June 30, 1968
TOTAL DOD	3,461,190	3,460,277	3,547,902
ARMY	1,512,170	1,513,063	1,570,343
NAVY	775,367	772,115	765,457
MARINE CORPS	311,300	311,133	307,252
AIR FORCE	862,353	863,966	904,850

The figures represent full-time military personnel comprising both regulars and reserves on continuous active duty and officer candidates including cadets at the Military and Air Academies and midshipmen at the Naval Academy.

TRANSITION TALK—Major James E. Foster (left), and Captain Nguyen Van Trang, commander, Republic of Vietnam Air Force's 215th Helicopter Squadron, discuss progress of the unit's conversion to UH-1 Hueys. Major Foster, an Army aviator assigned to Air Force Advisory Team 6, works closely with the squadron's pilots.

DoD Domestic Action Program Provides Knowledge, Recreation

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its place in the scheme of the Summer Youth Program. In many cases supervisors have welcomed the opportunity to employ young people and in some cases individual requests for reemployment were received from youths previously employed. It has been suggested these young people realize the value of the training and experience they receive not only in working skills but in proper work habits and attitudes.

That could have been the case at Fort Huachuca, Ariz., where a small group of summer aids took a three-week course in key punch operation, and at the Marine Corps Recruit Depot, Parris Island, S. C., where the youngsters worked in personnel, pay, clerical, data processing, filing, carpentry, sheet metal, painting, grounds maintenance and supply.

Project Hire was a going program in Alaska with Army, Navy and Air Force installations supporting the project's single objective. Simply, it is to provide permanent employment, with opportunity for career progression, for lesser advantaged Alaska natives who have been previously unable to obtain productive employment.

Secretary of Defense Melvin R. Laird said this of the Domestic Action Program when he observed, "This call to social consciousness will be accomplished without impairing our primary mission of military readiness. It is my hope that as a result of this program, all Department of Defense personnel will come to consider the domestic action implications of their daily decisions as a matter of habit."

And so, today thousands upon thousands of young people throughout the United States are better equipped to grope with the problems of society because of the combined efforts of the military establishment and civilian groups to show them the way. "Camp Happyface" and the hundreds of other military installation projects made it all come about.

As part of the Domestic Action Program, VISTA arts and crafts classes are conducted at Bergstrom AFB, Texas.

COMMANDERS DIGEST

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President's Message to Congress

Crisis By The Year 2000

> *"The threat of violence is intertwined with the threat of undue population growth. It is clear that population pressures in the underdeveloped societies can lead to economic tensions, and political turbulence: stresses in the body politic which in the end can bring on conflicts among nations."*
>
> Robert S. McNamara
> President of the World Bank

Following are excerpts from President Nixon's July 18 Message to Congress on the crisis in world population growth. The President pointed out that high rates of population growth "impair individual rights, jeopardize national goals, and threaten international stability."

It took many thousands of years to produce the first billion people; the next billion took a century; the third came after 30 years; the fourth will be produced in just 15. If this rate of population growth continues, it is likely that the earth will contain over seven billion human beings by the end of this century. Over the next 30 years, in other words, the world's population could double.

In The Developing Nations

With their birth rates remaining high and with death rates dropping sharply, many countries of Latin America, Asia, and Africa now grow 10 times as fast as they did a century ago.

This fact is in large measure a consequence of rising health standards and economic progress throughout the world, improvements which allow more people to live longer and more of their children to survive to maturity.

Even though most of these countries have made rapid progress in total economic growth—faster in percentage terms than many of the more industrialized nations—their far greater rates of population growth have made development in per capita terms very slow.

There are some respects, in fact, in which economic development threatens to fall behind population growth, so that the quality of life actually worsens.

For example, despite considerable improvements in agricultural technology and some dramatic increases in grain production, it is still difficult to feed these added people at adequate levels of nutrition. Protein malnutrition is widespread. It is estimated that every day some 10,000 people—most of them children—are dying from diseases of which malnutrition has been at least a partial cause.

The burden of population growth is also felt in the field of social progress. In many countries, despite increases in the number of schools and teachers, there are more and more children for whom there is no schooling. Despite construction of new homes, more and more families are without adequate shelter. Unemployment and underemployment are increasing and the situation could be aggravated as more young people grow up and seek to enter the work force.

In sum, population growth is a world problem which no country can ignore, whether it is moved by the narrowest perception of national self-interest or the widest vision of a common humanity.

It is our belief that the United Nations, its specialized agencies, and other international bodies should take the leadership in responding to world population growth. The United States will cooperate fully with their programs. . . . In addition to working with international organizations, the United States can help by supporting efforts which are initiated by other governments. Already we are doing a great deal in this field.

> ***'We would have to build a new city of 250,000 persons each month from now until the end of the century.'***

In Developed Countries: The United States

For some time population growth has been seen as a problem for developing countries. Only recently has it come to be seen that pressing problems are also posed for advanced industrial countries when their populations increase at the rate that the United States, for example, must now anticipate.

Food supplies may be ample in such nations, but social supplies—the capacity to educate youth, to provide privacy and living space, to maintain the processes of open democratic government—may be greviously strained.

We are rapidly reaching the point in this country where

INDIA, despite the oldest family planning program in Asia, is adding a million people a month to its population.

a family reunion, which has typically brought together children, parents, and grandparents, will instead gather family members from *four* generations.

Since 1945 alone some 90 million babies have been born in this country. . . . And it now appears that we will have to provide for a third 100 million Americans in a period of just 30 years. We can be sure that society will not be ready for this growth unless it begins its planning immediately.

Where, for example, will the next hundred million Americans live? . . . If we were to accommodate the full 100 million persons in new communities, we would have to build a new city of 250,000 persons each month from now until the end of the century. That means constructing a city the size of Tulsa, Dayton, or Jersey City every 30 days for over 30 years.

Other questions also confront us. How, for example, will we house the next 100 million Americans?

What of our natural resources and the quality of our environment? Pure air and water are fundamental to life itself. Parks, recreational facilities, and an attractive countryside are essential to our emotional well-being. Plant and animal and mineral resources are also vital. A growing population will increase the demand for such resources. But in many cases their supply will not be increased and may even be endangered.

How will we educate and employ such a large number of people? Will our transportation systems move them about as quickly and economically as necessary? How will we provide adequate health care when our population reaches 300 million? Will our political structures have to be reordered, too, when our society grows to such proportions? . . . Will they be swamped by a growing flood of people in the next 30 years? How easily can they be replaced or altered?

Finally, we must ask: how can we better assist American families so that they will have no more children than they wish to have? . . . We know that:

- Involuntary child bearing often results in poor physical and emotional health for all members of the family.
- It is one of the factors which contributes to our distressingly high infant mortality rate, the unacceptable level of malnutrition, and the disappointing performance of some children in our schools.
- Unwanted or untimely childbearing is one of several forces which are driving many families into poverty or keeping them in that condition.

A National Goal

It is for all these reasons that I today propose the creation by Congress of a Commission on Population Growth and the American Future:

Most of an estimated five million low income women of childbearing age in this country do not now have adequate access to family planning assistance, even though their wishes concerning family size are usually the same as those of parents of higher income groups.

It is my view that no American woman should be denied access to family planning assistance because of her economic condition. I believe, therefore, that we should establish as a national goal the provision of adequate family planning services within the next five years to all those who want them but cannot afford them.

Clearly, in no circumstances will the activities associated with our pursuit of this goal be allowed to infringe upon the religious convictions or personal wishes and freedom of any individual, nor will they be allowed to impair the absolute right of all individuals to have such matters of conscience respected by public authorities.

One of the most serious challenges to human destiny in the last third of this century will be the growth of the population. Whether man's response to that challenge will be a cause for pride or for despair in the year 2000 will depend very much on what we do today.

Secretary Laird Explains Budget, R&D, CBW

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I think we shold be putting more money into the basic research areas, whether it be in the Defense budget, the HEW budget, the National Science budget or the AEC budget, because there are so many things that can be learned from this kind of research and development supported by our Federal Government.

We have a manpower shortage, a shortage of technicians, a shortage of scientists—a real shortage in this area—as compared with the Soviet Union, and as compared with the Chinese. A much greater emphasis is being given to these research areas in those two countries. So I would like to say yes that we would be going up in our support of research and development activities, particularly in the basic research areas. But I would say that what's happening right now, is that a kind of coalition has come together here, of people who want to reduce budgets and people who feel that things are out of hand on the college campuses and one way to show the displeasure of the Congress is to reduce this kind of support as far as higher education is concerned.

I personally believe that it is a mistake. I'd like to say, "Yes, we would be increasing those areas," but I don't believe as a practical matter that in the research and development area we will be making large increases.

Q—With 30 million Americans suffering from malnutrition, do you really think more money should be funneled into research and development in the Defense Department instead of increasing food stamp allowances and things like this?

A—I would just like to say that in the question of priorities in this federal system of ours, the No. 1 priority of the national government in this system of ours must be the national security of the United States, and the safety of our people.

Now, we have this federal system devised with local government, with state government, and with our national government. And, under our Constitution, I am sure that this constitutional charge of defense and foreign policy being in the hands of the national government can never be minimized. I believe that we can go forward as far as our welfare programs are concerned. As you know, I was an advocate of the negative income tax and I was the advocate of revenue sharing. I introduced the first revenue-sharing bill ever introduced in the Congress, as I am sure you are aware, in 1957.

I would like to move forward with revenue-sharing to help in these welfare programs; I'd like to move forward with a more positive welfare program that put the incentives on work, rather than on handouts; and I would rather see these programs develop. And I thought the negative income tax moved in that direction. I thought that the revenue-sharing moved in that direction, giving the States and the local communities a better opportunity to face up to these very complex welfare problems.

Knowing full well what the Soviet Union is doing at the present time, I am sure that you are aware of their increased emphasis in offensive and defensive strategic weapons, their tremendous conventional warfare buildup, I would hope that we can be successful with arms limitations talks. But, until we are, I am not going to be in the position, as Secretary of Defense, of saying that the national security of this country and our defense program should not be maintained. This is the highest priority as far as the national government is concerned in our federal system.

Q—Mr. Secretary, recently there has been some difficulty in the Defense Department in the deployment of chemical weapons and nerve gas. There have been incidents—in Utah, Okinawa, as near as Baltimore—which have aroused some public discomfort and anger. I was wondering whether you foresee a major policy change in the use and deployment of chemical weapons in the Defense Department. Do you think it would be possible within the next five years or so to actually do away with the chemical development and research programs within the Defense Department?

A—First I want you to know that one of my first acts was to request that the National Security Council make a complete and thorough review of chemical and biological warfare activities carried on by our government. I made a request that the National Security Council make such a study, and it was ordered by the President of the United States.

In addition to that, we have established two scientific committees to look into the transportation of chemical warfare materials and to look into the safety of the research that's going on in this particular area.

I would like to say that we could do away with the development and research in this area. But I cannot say that and it would not be fair to the American people or fair to our Allies throughout the world if we were just to do away with that program.

I think you have to understand the history of chemical warfare, and it might be well for us just to review that briefly. There have been three significant occasions when gases have been used by various nations in this world.

Of course, the first occasion was in World War I, at the time the Germans used in in World War I. The next occasion was when the Italians used it in Ethiopia and the next occasion was when the Egyptians used it in Yemen.

Now on all three of those occasions, it so happens that the other side did not have a deterrent capability and did not have a gas available to use. Whenever both sides have had possession of this kind of a weapon it has never been used. We do not have the capability of the Soviet Union in this area. They have much greater stocks than are possessed by the United States. But it is very important, if we are going to see that it is not used at any time, for us to have the capability of using it. This deterrent is important if we want to see that these gas—these particular weapons—are never used in our time.

So I think it is important for us to look at the history

of the use of military gases. As much as we deplore this kind of a weapon, if we want to make sure that it is never used, there should be one lesson that we've learned from history and that is to have the capability ourselves. This capability should be understood clearly—that we will never use it first, but we will only use it as a deterrent should some other nation be foolish enough to do it.

I believe that this will prevent the use of this kind of a weapon in the future. I think it is most important for us in the Department of Defense and for this country to see that this kind of a weapon is never used.

Q—You mentioned that the need for the CBW research and development is as a deterrent. But why do you need an identical weapon to deter? In other words, why do we need chemical and particularly biological weapons to deter against the use of a weapon against us? Why don't we deter with a large nuclear stockpile and even a conventional capability? I can see the need for developing defenses against chemical and biological warfare against us, but I don't see the need by our saying, "Well, we have it and we can use it against you," when we have other weapons that we will use against you if you use chemical and biological warfare against us.

A—Well, personally I would not want to use the nuclear deterrent in this area because the nuclear deterrent I believe would engage us in a much larger exchange, if we were to use that as our only deterrent against the, say, limited use of biological or chemical agents.

Now, I believe—and I think that this is certainly in the record of the hearings that we have had over the years up in the Congress—that the best way to deter the use of gases is to have that capability yourself. I think if you will read over the report of the congressional committees of 1959 and 1961, when we got into this area and found that the United States was not going forward in this area, the committees of the Congress directed the Department of Defense to move forward in this area at a much more rapid rate than it had. This is congressional direction which was received in the Department of Defense.

I read a story the other day about how this hadn't been discussed in the Congress. Well, I sat there for days and weeks going over this whole program and it was the House Appropriations Committee that directed the Department of Defense to go forward and to develop this capability so that we would have this kind of a deterrent.

I would just like to say that as far as the safety is concerned, I think this is a matter that has to be looked at very carefully. As far as the uses and the management of this program, I am not satisfied with that and that's why I asked the President to direct the National Security Council to make this thorough and complete review.

I would like to point out that there hasn't been a review made by the Executive Branch of our government of chemical or biological warfare since 1959. I think this is one of the most significant actions that I've taken, to make this complete review, bringing in the State Department, the Arms Control Agency, and the other important agencies of our national government through the National Security Council function, to study this whole area. I am not pre-judging that study, but I did want to fill you in a little bit on the history of the use of these gases, because many people fail to realize that in this century, in the use of these gases, we've had three very significant uses. It so happened that each time they were used the other side did not have the capability. I think that that may have encouraged or lent some credibility to the recommendation of the military commander who was making that recommendation to his government for the use of that kind of a weapon.

But I think that this review is a significant review and one which I am very pleased is going forward.

Q—The North Vietnamese penetration of Laos has increased, or at least the government there has become much more concerned and also Thailand has become more concerned. Can you tell us what you feel is going to happen and if the penetration continues what the U.S. will have to do if it continues to increase and the government is put in jeopardy?

A—Of course, there is the significant presence of North Vietnamese forces in Laos, and there has been for some time. These North Vietnamese forces probably are capable of moving at any time they wish to almost overrun the territory of Laos. During the last few years they have concentrated primarily on the infiltration routes, which are located on the eastern borders of Laos, because they were using Laos as a means of supplying logistically the Viet Cong and the forces of the North Vietnamese in Vietnam.

It is true that there has been a significant increase in the activity of the North Vietnamese forces in Laos during the last few weeks. I personally think that this is a matter that has to be handled through diplomatic means at the present time. I believe that there has to be greater urgency evidenced on the part of the Soviet Union and Great Britain, who were parties to the Laos Accords of 1962. I believe that only in this way can we save the situation in Laos from getting worse. I believe that the signatory powers of the 1962 Accords, must bring their influence to bear in this situation. I don't think we have done a good enough job in putting the Soviet Union on the defensive. They are talking about a security pact and security activities in that area of the world and I think here is a place where they can prove their influence and prove their concern, right here in Laos. Because, after all, they were a part of the 1962 agreement.

Q—What do you think of the national substitute service?

A—I believe that we should work in the direction of giving recognition for service. Now this is something that the volunteer force study headed by Chairman Gates is studying at the present time, and this all goes into the whole area of moving in the direction of volunteer forces whether they be military forces or in other areas. This report is currently an on-going report. I am not trying to pre-judge it, but I am sure that they will have recommendations along that line. I hope you don't get that confused with this very important amendment to Selective Service which I hope can be put through now and not wait for the report of the Volunteer Commission. And not wait until the draft law actually does expire.

New Rules Protect Military Consumer, Lenders

New guidelines "to safeguard and promote the welfare and interests of military personnel as consumers" have been issued by the Department of Defense.

The new rules were published in a revised Defense regulation "Personal Commercial Affairs Directive" (1344.7) and in a companion directive (1344.9) on "Indebtedness of Military Personnel."

Under provisions of the two directives the serviceman is protected from "shady" lenders. At the same time, however, the honest lender is protected from the military person who cannot—or will not—pay his honest debts.

Wording in earlier directives has been revised. One change removed wording which permitted the Services to declare offending lenders "off limits." Defense officials believe the Truth-in-Lending Act which became effective July 1, 1969, will adequately control lenders who charge exorbitant rates.

Generally, the reissuance of "Personal Commercial Affairs" directive outlines the over-all DOD policy governing the conduct of personal commercial solicitations, including the sale of goods, services and commodities on military installations, worldwide, by dealers, tradesmen and their agents.

It explains how the solicitation of military personnel and their dependents will be conducted on an individual basis by appointment with the time and place designated by the military commander.

Among the solicitation practices prohibited are: (a) solicitation of recruits, trainees and transient personnel in a "mass" or "captive" audience; (b) making appointments with or soliciting military personnel who are in an "on-duty" status; (c) the offering of unfair, improper or deceptive inducements to purchase or trade, and (d) the use of any manipulative, deceptive or fraudulent device, scheme or artifice, including misleading advertising and sales literature.

The installation commander shall be required to deny or revoke permission to a company and its agents to conduct commercial activities on the military base if such action will not further the best interests of the command.

TWO-MILLIONTH ROUND — Major General John M. Wright, Jr., prepares to load into a 105mm Howitzer the two-millionth round fired by the 101st Airborne Division Artillery since it arrived in the Republic of Vietnam. He is commander of the 101st.

Service personnel will be encouraged to seek advice from a legal assistance officer or their own lawyer before making substantial loan or credit commitments, and each Military Department will provide advice and guidance to military personnel who have a complaint under the "Truth-in-Lending Act" or who allege a criminal violation of its provisions.

Under the directive, the Military Departments will develop and disseminate information and education programs to provide members of the Services with information pertaining to the conduct of their personal commercial affairs—that is, the protection and remedies offered consumers under the Truth-in-Lending Act, insurance, Government benefits, savings and budgeting.

The directive also establishes detailed guidelines for uniform procedures in withdrawing or denying personal commercial solicitation privileges.

The policy under the Defense directive entitled "Indebtedness of Military Personnel" states that members of the Armed Forces are expected to pay their just financial obligations "in a proper and timely manner." But it was pointed out that the Military Departments have no legal authority to require a member to pay a private debt or to divert any part of his pay for its satisfaction, even though the indebtedness may have been reduced to judgment by a civil court. It was emphasized that enforcement of the private obligations of a military member is a matter for civil authorities.

There are provisions in the directive, however, for the "processing" of indebtedness complaints. The following actions will result if complaints meet the requirements of the directive. They are:

1—A review of all available facts surrounding the transaction forming the basis of the complaint, the member's legal rights and obligations, and any defenses or counter-claims the members may have. It also includes a review of the member's overall financial situation throughout the life of the obligation on which the complaint is based.

2—The member being advised as to what actions he should take to comply with the policy, and that he is expected to pay his just financial obligations in a proper and timely manner. Also, the member will be advised of the counselling services available under the Legal Assistance program.

3—A response by the appropriate commander advising the claimant of the DOD policy as to private indebtedness, and that the member concerned has been advised accordingly. The commander's response will not undertake to arbitrate any disputed debt or to admit or deny the validity of the claim. Under no circumstances will it indicate whether any action has been taken against the member as a result of the complaint.

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